Office of the Superintendent of Bankruptcy Canada
An Agency of Industry Canada

Bureau du surintendant des faillites Canada
Un organisme d'Industrie Canada

Insolvency

Statistics in Canada — Fourth Quarter 2009

Canada

OSB • BSF

Protecting the Integrity of the Insolvency System

Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan AREA (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www12.statcan.gc.ca/census-recensement/2006/ref/dict/geo009-eng.cfm

Economic Region (ER): Standard geographic units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www12.statcan.gc.ca/census-recensement/2006/ref/dict/geo022-eng.cfm

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Newfoundland and Labrador	**582**	**669**	**492**	**-13.0**	**18.3**	**2 701**	**2 220**	**21.7**
Bankruptcies	552	634	480	-12.9	15.0	2 575	2 172	18.6
Proposals	30	35	12	-14.3	150.0	126	48	162.5
Prince Edward Island	**174**	**123**	**145**	**41.5**	**20.0**	**577**	**487**	**18.5**
Bankruptcies	155	118	135	31.4	14.8	540	458	17.9
Proposals	19	5	10	280.0	90.0	37	29	27.6
Nova Scotia	**1 344**	**1 476**	**1 187**	**-8.9**	**13.2**	**5 480**	**4 745**	**15.5**
Bankruptcies	1 110	1 316	1 039	-15.7	6.8	4 725	4 132	14.4
Proposals	234	160	148	46.3	58.1	755	613	23.2
New Brunswick	**898**	**1 174**	**852**	**-23.5**	**5.4**	**3 974**	**3 312**	**20.0**
Bankruptcies	731	1 044	717	-30.0	2.0	3 388	2 851	18.8
Proposals	167	130	135	28.5	23.7	586	461	27.1
Quebec	**10 228**	**11 267**	**9 749**	**-9.2**	**4.9**	**44 114**	**36 987**	**19.3**
Bankruptcies	7 679	9 497	8 065	-19.1	-4.8	35 883	30 474	17.7
Proposals	2 549	1 770	1 684	44.0	51.4	8 231	6 513	26.4
Ontario	**16 439**	**18 554**	**15 033**	**-11.4**	**9.4**	**69 494**	**53 294**	**30.4**
Bankruptcies	10 548	13 573	10 812	-22.3	-2.4	48 729	38 637	26.1
Proposals	5 891	4 981	4 221	18.3	39.6	20 765	14 657	41.7
Manitoba	**734**	**842**	**735**	**-12.8**	**-0.1**	**3 170**	**2 713**	**16.8**
Bankruptcies	559	653	566	-14.4	-1.2	2 508	2 128	17.9
Proposals	175	189	169	-7.4	3.6	662	585	13.2
Saskatchewan	**601**	**714**	**529**	**-15.8**	**13.6**	**2 652**	**2 072**	**28.0**
Bankruptcies	398	532	405	-25.2	-1.7	1 955	1 601	22.1
Proposals	203	182	124	11.5	63.7	697	471	48.0
Alberta	**2 750**	**3 628**	**2 318**	**-24.2**	**18.6**	**12 562**	**7 912**	**58.8**
Bankruptcies	2 107	3 020	1 943	-30.2	8.4	10 391	6 513	59.5
Proposals	643	608	375	5.8	71.5	2 171	1 399	55.2
British Columbia	**3 083**	**3 680**	**2 724**	**-16.2**	**13.2**	**13 614**	**9 422**	**44.5**
Bankruptcies	2 379	3 008	2 255	-20.9	5.5	11 019	7 747	42.2
Proposals	704	672	469	4.8	50.1	2 595	1 675	54.9
Northwest Territories	**5**	**17**	**7**	**-70.6**	**-28.6**	**47**	**26**	**80.8**
Bankruptcies	4	17	7	-76.5	-42.9	39	23	69.6
Proposals	1	0	0	--	--	8	3	166.7
Yukon	**15**	**15**	**11**	**0.0**	**36.4**	**46**	**35**	**31.4**
Bankruptcies	11	15	9	-26.7	22.2	41	31	32.3
Proposals	4	0	2	--	100.0	5	4	25.0
Nunavut	**3**	**1**	**3**	**200.0**	**0.0**	**10**	**9**	**11.1**
Bankruptcies	2	0	3	--	-33.3	8	7	14.3
Proposals	1	1	0	0.0	--	2	2	0.0
Canada	**36 856**	**42 160**	**33 785**	**-12.6**	**9.1**	**158 441**	**123 234**	**28.6**
Bankruptcies	**26 235**	**33 427**	**26 436**	**-21.5**	**-0.8**	**121 801**	**96 774**	**25.9**
Proposals	**10 621**	**8 733**	**7 349**	**21.6**	**44.5**	**36 640**	**26 460**	**38.5**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Newfoundland and Labrador	**572**	**666**	**483**	**-14.1**	**18.4**	**2 667**	**2 180**	**22.3**
Bankruptcies	542	631	471	-14.1	15.1	2 542	2 133	19.2
Proposals	30	35	12	-14.3	150.0	125	47	166.0
Prince Edward Island	**169**	**112**	**140**	**50.9**	**20.7**	**546**	**467**	**16.9**
Bankruptcies	151	108	133	39.8	13.5	513	444	15.5
Proposals	18	4	7	350.0	157.1	33	23	43.5
Nova Scotia	**1 302**	**1 448**	**1 152**	**-10.1**	**13.0**	**5 314**	**4 552**	**16.7**
Bankruptcies	1 076	1 292	1 013	-16.7	6.2	4 579	3 970	15.3
Proposals	226	156	139	44.9	62.6	735	582	26.3
New Brunswick	**868**	**1 140**	**802**	**-23.9**	**8.2**	**3 842**	**3 069**	**25.2**
Bankruptcies	704	1 024	682	-31.3	3.2	3 287	2 655	23.8
Proposals	164	116	120	41.4	36.7	555	414	34.1
Quebec	**9 619**	**10 730**	**9 073**	**-10.4**	**6.0**	**41 588**	**34 276**	**21.3**
Bankruptcies	7 244	9 074	7 518	-20.2	-3.6	33 989	28 317	20.0
Proposals	2 375	1 656	1 555	43.4	52.7	7 599	5 959	27.5
Ontario	**15 874**	**17 911**	**14 349**	**-11.4**	**10.6**	**66 935**	**50 442**	**32.7**
Bankruptcies	10 066	13 004	10 229	-22.6	-1.6	46 521	36 200	28.5
Proposals	5 808	4 907	4 120	18.4	41.0	20 414	14 242	43.3
Manitoba	**711**	**827**	**713**	**-14.0**	**-0.3**	**3 082**	**2 601**	**18.5**
Bankruptcies	545	643	547	-15.2	-0.4	2 443	2 025	20.6
Proposals	166	184	166	-9.8	0.0	639	576	10.9
Saskatchewan	**558**	**659**	**485**	**-15.3**	**15.1**	**2 433**	**1 867**	**30.3**
Bankruptcies	374	487	368	-23.2	1.6	1 794	1 451	23.6
Proposals	184	172	117	7.0	57.3	639	416	53.6
Alberta	**2 636**	**3 503**	**2 191**	**-24.8**	**20.3**	**12 076**	**7 388**	**63.5**
Bankruptcies	2 010	2 917	1 833	-31.1	9.7	9 986	6 066	64.6
Proposals	626	586	358	6.8	74.9	2 090	1 322	58.1
British Columbia	**3 001**	**3 561**	**2 588**	**-15.7**	**16.0**	**13 129**	**8 882**	**47.8**
Bankruptcies	2 313	2 926	2 143	-21.0	7.9	10 639	7 293	45.9
Proposals	688	635	445	8.3	54.6	2 490	1 589	56.7
Northwest Territories	**5**	**17**	**7**	**-70.6**	**-28.6**	**47**	**25**	**88.0**
Bankruptcies	4	17	7	-76.5	-42.9	39	22	77.3
Proposals	1	0	0	--	--	8	3	166.7
Yukon	**13**	**15**	**11**	**-13.3**	**18.2**	**44**	**31**	**41.9**
Bankruptcies	11	15	9	-26.7	22.2	41	27	51.9
Proposals	2	0	2	--	0.0	3	4	-25.0
Nunavut	**3**	**0**	**3**	**--**	**0.0**	**9**	**9**	**0.0**
Bankruptcies	2	0	3	--	-33.3	8	7	14.3
Proposals	1	0	0	--	--	1	2	-50.0
Canada	**35 331**	**40 589**	**31 997**	**-13.0**	**10.4**	**151 712**	**115 789**	**31.0**
Bankruptcies	**25 042**	**32 138**	**24 956**	**-22.1**	**0.3**	**116 381**	**90 610**	**28.4**
Proposals	**10 289**	**8 451**	**7 041**	**21.7**	**46.1**	**35 331**	**25 179**	**40.3**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Newfoundland and Labrador	**10**	**3**	**9**	**233.3**	**11.1**	**34**	**40**	**-15.0**
Bankruptcies	10	3	9	233.3	11.1	33	39	-15.4
Proposals	0	0	0	--	--	1	1	0.0
Prince Edward Island	**5**	**11**	**5**	**-54.5**	**0.0**	**31**	**20**	**55.0**
Bankruptcies	4	10	2	-60.0	100.0	27	14	92.9
Proposals	1	1	3	0.0	-66.7	4	6	-33.3
Nova Scotia	**42**	**28**	**35**	**50.0**	**20.0**	**166**	**193**	**-14.0**
Bankruptcies	34	24	26	41.7	30.8	146	162	-9.9
Proposals	8	4	9	100.0	-11.1	20	31	-35.5
New Brunswick	**30**	**34**	**50**	**-11.8**	**-40.0**	**132**	**243**	**-45.7**
Bankruptcies	27	20	35	35.0	-22.9	101	196	-48.5
Proposals	3	14	15	-78.6	-80.0	31	47	-34.0
Quebec	**609**	**537**	**676**	**13.4**	**-9.9**	**2 526**	**2 711**	**-6.8**
Bankruptcies	435	423	547	2.8	-20.5	1 894	2 157	-12.2
Proposals	174	114	129	52.6	34.9	632	554	14.1
Ontario	**565**	**643**	**684**	**-12.1**	**-17.4**	**2 559**	**2 852**	**-10.3**
Bankruptcies	482	569	583	-15.3	-17.3	2 208	2 437	-9.4
Proposals	83	74	101	12.2	-17.8	351	415	-15.4
Manitoba	**23**	**15**	**22**	**53.3**	**4.5**	**88**	**112**	**-21.4**
Bankruptcies	14	10	19	40.0	-26.3	65	103	-36.9
Proposals	9	5	3	80.0	200.0	23	9	155.6
Saskatchewan	**43**	**55**	**44**	**-21.8**	**-2.3**	**219**	**205**	**6.8**
Bankruptcies	24	45	37	-46.7	-35.1	161	150	7.3
Proposals	19	10	7	90.0	171.4	58	55	5.5
Alberta	**114**	**125**	**127**	**-8.8**	**-10.2**	**486**	**524**	**-7.3**
Bankruptcies	97	103	110	-5.8	-11.8	405	447	-9.4
Proposals	17	22	17	-22.7	0.0	81	77	5.2
British Columbia	**82**	**119**	**136**	**-31.1**	**-39.7**	**485**	**540**	**-10.2**
Bankruptcies	66	82	112	-19.5	-41.1	380	454	-16.3
Proposals	16	37	24	-56.8	-33.3	105	86	22.1
Northwest Territories	**0**	**0**	**0**	**--**	**--**	**0**	**1**	**-100.0**
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	0	--
Yukon	**2**	**0**	**0**	**--**	**--**	**2**	**4**	**-50.0**
Bankruptcies	0	0	0	--	--	0	4	-100.0
Proposals	2	0	0	--	--	2	0	--
Nunavut	**0**	**1**	**0**	**-100.0**	**--**	**1**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	1	0	-100.0	--	1	0	--
Canada	**1 525**	**1 571**	**1 788**	**-2.9**	**-14.7**	**6 729**	**7 445**	**-9.6**
Bankruptcies	**1 193**	**1 289**	**1 480**	**-7.4**	**-19.4**	**5 420**	**6 164**	**-12.1**
Proposals	**332**	**282**	**308**	**17.7**	**7.8**	**1 309**	**1 281**	**2.2**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Agriculture, Forestry, Fishing and Hunting	**49**	**52**	**68**	**-5.8**	**-27.9**	**250**	**345**	**-27.5**
Bankruptcies	36	42	54	-14.3	-33.3	198	277	-28.5
Proposals	13	10	14	30.0	-7.1	52	68	-23.5
Mining and Oil and Gas Extraction	**20**	**12**	**7**	**66.7**	**185.7**	**69**	**49**	**40.8**
Bankruptcies	18	11	5	63.6	260.0	51	31	64.5
Proposals	2	1	2	100.0	0.0	18	18	0.0
Utilities	**4**	**2**	**4**	**100.0**	**0.0**	**21**	**9**	**133.3**
Bankruptcies	4	2	3	100.0	33.3	17	7	142.9
Proposals	0	0	1	--	-100.0	4	2	100.0
Construction	**229**	**245**	**286**	**-6.5**	**-19.9**	**999**	**1 239**	**-19.4**
Bankruptcies	176	212	250	-17.0	-29.6	833	1 073	-22.4
Proposals	53	33	36	60.6	47.2	166	166	0.0
Manufacturing	**164**	**195**	**199**	**-15.9**	**-17.6**	**759**	**793**	**-4.3**
Bankruptcies	133	155	165	-14.2	-19.4	586	626	-6.4
Proposals	31	40	34	-22.5	-8.8	173	167	3.6
Wholesale Trade	**82**	**91**	**96**	**-9.9**	**-14.6**	**370**	**389**	**-4.9**
Bankruptcies	62	78	69	-20.5	-10.1	299	296	1.0
Proposals	20	13	27	53.8	-25.9	71	93	-23.7
Retail Trade	**212**	**208**	**238**	**1.9**	**-10.9**	**946**	**989**	**-4.3**
Bankruptcies	180	174	204	3.4	-11.8	783	837	-6.5
Proposals	32	34	34	-5.9	-5.9	163	152	7.2
Transportation and Warehousing	**122**	**147**	**173**	**-17.0**	**-29.5**	**597**	**783**	**-23.8**
Bankruptcies	97	116	137	-16.4	-29.2	479	652	-26.5
Proposals	25	31	36	-19.4	-30.6	118	131	-9.9
Information and Cultural Industries	**26**	**29**	**34**	**-10.3**	**-23.5**	**116**	**134**	**-13.4**
Bankruptcies	22	20	25	10.0	-12.0	90	101	-10.9
Proposals	4	9	9	-55.6	-55.6	26	33	-21.2
Finance and Insurance	**34**	**24**	**33**	**41.7**	**3.0**	**144**	**119**	**21.0**
Bankruptcies	32	22	26	45.5	23.1	120	102	17.6
Proposals	2	2	7	0.0	-71.4	24	17	41.2
Real Estate and Rental and Leasing	**56**	**46**	**36**	**21.7**	**55.6**	**213**	**162**	**31.5**
Bankruptcies	33	33	32	0.0	3.1	143	132	8.3
Proposals	23	13	4	76.9	475.0	70	30	133.3

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Professional, Scientific and Technical Services	**119**	**91**	**132**	**30.8**	**-9.8**	**423**	**472**	**-10.4**
Bankruptcies	89	76	110	17.1	-19.1	345	372	-7.3
Proposals	30	15	22	100.0	36.4	78	100	-22.0
Management of Companies and Enterprises	**16**	**8**	**17**	**100.0**	**-5.9**	**41**	**43**	**-4.7**
Bankruptcies	13	6	15	116.7	-13.3	32	31	3.2
Proposals	3	2	2	50.0	50.0	9	12	-25.0
Administrative and Support, Waste Management and Remediation Services	**78**	**61**	**76**	**27.9**	**2.6**	**296**	**301**	**-1.7**
Bankruptcies	60	55	65	9.1	-7.7	247	256	-3.5
Proposals	18	6	11	200.0	63.6	49	45	8.9
Educational Services	**10**	**10**	**14**	**0.0**	**-28.6**	**44**	**51**	**-13.7**
Bankruptcies	9	10	8	-10.0	12.5	39	39	0.0
Proposals	1	0	6	--	-83.3	5	12	-58.3
Health Care and Social Assistance	**16**	**19**	**17**	**-15.8**	**-5.9**	**79**	**91**	**-13.2**
Bankruptcies	13	17	10	-23.5	30.0	66	72	-8.3
Proposals	3	2	7	50.0	-57.1	13	19	-31.6
Arts, Entertainment and Recreation	**23**	**37**	**31**	**-37.8**	**-25.8**	**137**	**139**	**-1.4**
Bankruptcies	13	35	27	-62.9	-51.9	115	116	-0.9
Proposals	10	2	4	400.0	150.0	22	23	-4.3
Accommodation and Food Services	**183**	**204**	**210**	**-10.3**	**-12.9**	**815**	**865**	**-5.8**
Bankruptcies	139	147	175	-5.4	-20.6	635	739	-14.1
Proposals	44	57	35	-22.8	25.7	180	126	42.9
Other Services (except Public Administration)	**80**	**88**	**115**	**-9.1**	**-30.4**	**403**	**461**	**-12.6**
Bankruptcies	62	77	98	-19.5	-36.7	337	394	-14.5
Proposals	18	11	17	63.6	5.9	66	67	-1.5
Public Administration	**2**	**2**	**2**	**0.0**	**0.0**	**6**	**11**	**-45.5**
Bankruptcies	2	1	2	100.0	0.0	4	11	-63.6
Proposals	0	1	0	-100.0	--	2	0	--
Total	**1 525**	**1 571**	**1 788**	**-2.9**	**-14.7**	**6 729**	**7 445**	**-9.6**
Bankruptcies	**1 193**	**1 289**	**1 480**	**-7.4**	**-19.4**	**5 420**	**6 164**	**-12.1**
Proposals	**332**	**282**	**308**	**17.7**	**7.8**	**1 309**	**1 281**	**2.2**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Newfoundland and Labrador	**572**	**666**	**483**	**-14.1**	**18.4**	**2 667**	**2 180**	**22.3**
Bankruptcies	**542**	**631**	**471**	**-14.1**	**15.1**	**2 542**	**2 133**	**19.2**
Proposals	**30**	**35**	**12**	**-14.3**	**150.0**	**125**	**47**	**166.0**
Avalon Peninsula	228	273	254	-16.5	-10.2	1 109	1 082	2.5
Bankruptcies	206	251	243	-17.9	-15.2	1 037	1 049	-1.1
Proposals	22	22	11	0.0	100.0	72	33	118.2
South Coast - Burin Peninsula	78	69	44	13.0	77.3	275	194	41.8
Bankruptcies	73	68	44	7.4	65.9	267	193	38.3
Proposals	5	1	0	400.0	--	8	1	700.0
West Coast - Northern Peninsula - Labrador	111	126	83	-11.9	33.7	548	396	38.4
Bankruptcies	110	118	82	-6.8	34.1	528	392	34.7
Proposals	1	8	1	-87.5	0.0	20	4	400.0
Notre Dame - Central Bonavista Bay	155	198	103	-21.7	50.5	734	508	44.5
Bankruptcies	153	194	103	-21.1	48.5	710	499	42.3
Proposals	2	4	0	-50.0	--	24	9	166.7
Prince Edward Island	**169**	**112**	**140**	**50.9**	**20.7**	**546**	**467**	**16.9**
Bankruptcies	**151**	**108**	**133**	**39.8**	**13.5**	**513**	**444**	**15.5**
Proposals	**18**	**4**	**7**	**350.0**	**157.1**	**33**	**23**	**43.5**
Nova Scotia	**1 302**	**1 448**	**1 152**	**-10.1**	**13.0**	**5 314**	**4 552**	**16.7**
Bankruptcies	**1 076**	**1 292**	**1 013**	**-16.7**	**6.2**	**4 579**	**3 970**	**15.3**
Proposals	**226**	**156**	**139**	**44.9**	**62.6**	**735**	**582**	**26.3**
Cape Breton	260	245	225	6.1	15.6	1 027	925	11.0
Bankruptcies	197	205	177	-3.9	11.3	824	746	10.5
Proposals	63	40	48	57.5	31.3	203	179	13.4
North Shore	224	252	200	-11.1	12.0	881	760	15.9
Bankruptcies	184	226	171	-18.6	7.6	749	647	15.8
Proposals	40	26	29	53.8	37.9	132	113	16.8
Annapolis Valley	178	224	173	-20.5	2.9	729	641	13.7
Bankruptcies	154	206	160	-25.2	-3.8	663	588	12.8
Proposals	24	18	13	33.3	84.6	66	53	24.5
Southern	155	194	147	-20.1	5.4	675	592	14.0
Bankruptcies	141	169	137	-16.6	2.9	597	538	11.0
Proposals	14	25	10	-44.0	40.0	78	54	44.4
Halifax	485	533	408	-9.0	18.9	2 001	1 634	22.5
Bankruptcies	400	485	369	-17.5	8.4	1 746	1 450	20.4
Proposals	85	48	39	77.1	117.9	255	184	38.6

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
New Brunswick	**868**	**1 140**	**802**	**-23.9**	**8.2**	**3 842**	**3 069**	**25.2**
Bankruptcies	**704**	**1 024**	**682**	**-31.3**	**3.2**	**3 287**	**2 655**	**23.8**
Proposals	**164**	**116**	**120**	**41.4**	**36.7**	**555**	**414**	**34.1**
Campbellton - Miramichi	177	248	172	-28.6	2.9	757	613	23.5
Bankruptcies	153	236	158	-35.2	-3.2	699	559	25.0
Proposals	24	12	14	100.0	71.4	58	54	7.4
Moncton - Richibucto	267	356	237	-25.0	12.7	1 219	876	39.2
Bankruptcies	198	316	201	-37.3	-1.5	1 024	759	34.9
Proposals	69	40	36	72.5	91.7	195	117	66.7
Saint John - St.Stephen	157	214	176	-26.6	-10.8	757	695	8.9
Bankruptcies	127	189	153	-32.8	-17.0	619	592	4.6
Proposals	30	25	23	20.0	30.4	138	103	34.0
Fredericton - Oromocto	162	212	135	-23.6	20.0	700	563	24.3
Bankruptcies	129	186	98	-30.6	31.6	578	452	27.9
Proposals	33	26	37	26.9	-10.8	122	111	9.9
Edmundston - Woodstock	105	109	82	-3.7	28.0	409	323	26.6
Bankruptcies	97	97	72	0.0	34.7	367	293	25.3
Proposals	8	12	10	-33.3	-20.0	42	30	40.0
Quebec	**9 619**	**10 730**	**9 073**	**-10.4**	**6.0**	**41 588**	**34 276**	**21.3**
Bankruptcies	**7 244**	**9 074**	**7 518**	**-20.2**	**-3.6**	**33 989**	**28 317**	**20.0**
Proposals	**2 375**	**1 656**	**1 555**	**43.4**	**52.7**	**7 599**	**5 959**	**27.5**
Gaspésie - Îles-de-la-Madeleine	110	79	95	39.2	15.8	422	333	26.7
Bankruptcies	75	60	70	25.0	7.1	313	253	23.7
Proposals	35	19	25	84.2	40.0	109	80	36.3
Bas-Saint-Laurent	157	166	180	-5.4	-12.8	703	687	2.3
Bankruptcies	108	139	152	-22.3	-28.9	564	551	2.4
Proposals	49	27	28	81.5	75.0	139	136	2.2
Capitale-Nationale	628	703	579	-10.7	8.5	2 725	2 275	19.8
Bankruptcies	502	612	519	-18.0	-3.3	2 372	2 036	16.5
Proposals	126	91	60	38.5	110.0	353	239	47.7
Chaudière - Appalaches	350	382	314	-8.4	11.5	1 452	1 259	15.3
Bankruptcies	277	347	278	-20.2	-0.4	1 239	1 103	12.3
Proposals	73	35	36	108.6	102.8	213	156	36.5
Estrie	320	419	353	-23.6	-9.3	1 477	1 271	16.2
Bankruptcies	267	389	329	-31.4	-18.8	1 331	1 150	15.7
Proposals	53	30	24	76.7	120.8	146	121	20.7
Centre-du-Québec	294	300	250	-2.0	17.6	1 240	875	41.7
Bankruptcies	232	250	207	-7.2	12.1	1 045	744	40.5
Proposals	62	50	43	24.0	44.2	195	131	48.9

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Montérégie	1 743	1 899	1 603	-8.2	8.7	7 395	6 034	22.6
Bankruptcies	1 288	1 597	1 340	-19.3	-3.9	6 019	4 950	21.6
Proposals	455	302	263	50.7	73.0	1 376	1 084	26.9
Montréal	2 415	2 791	2 277	-13.5	6.1	10 615	8 848	20.0
Bankruptcies	1 805	2 359	1 879	-23.5	-3.9	8 613	7 217	19.3
Proposals	610	432	398	41.2	53.3	2 002	1 631	22.7
Laval	505	561	498	-10.0	1.4	2 224	1 826	21.8
Bankruptcies	347	450	380	-22.9	-8.7	1 697	1 434	18.3
Proposals	158	111	118	42.3	33.9	527	392	34.4
Lanaudière	695	811	681	-14.3	2.1	3 038	2 417	25.7
Bankruptcies	482	656	522	-26.5	-7.7	2 322	1 848	25.6
Proposals	213	155	159	37.4	34.0	716	569	25.8
Laurentides	892	973	806	-8.3	10.7	3 795	2 963	28.1
Bankruptcies	654	791	616	-17.3	6.2	2 990	2 327	28.5
Proposals	238	182	190	30.8	25.3	805	636	26.6
Outaouais	577	660	609	-12.6	-5.3	2 570	2 344	9.6
Bankruptcies	434	553	504	-21.5	-13.9	2 073	1 932	7.3
Proposals	143	107	105	33.6	36.2	497	412	20.6
Abitibi - Témiscamingue	189	163	152	16.0	24.3	796	625	27.4
Bankruptcies	151	157	124	-3.8	21.8	698	558	25.1
Proposals	38	6	28	533.3	35.7	98	67	46.3
Mauricie	338	371	276	-8.9	22.5	1 355	1 060	27.8
Bankruptcies	275	316	244	-13.0	12.7	1 143	926	23.4
Proposals	63	55	32	14.5	96.9	212	134	58.2
Saguenay - Lac-Saint-Jean	309	332	302	-6.9	2.3	1 352	1 103	22.6
Bankruptcies	269	290	273	-7.2	-1.5	1 190	976	21.9
Proposals	40	42	29	-4.8	37.9	162	127	27.6
Côte-Nord	83	108	83	-23.1	0.0	373	304	22.7
Bankruptcies	65	98	70	-33.7	-7.1	328	265	23.8
Proposals	18	10	13	80.0	38.5	45	39	15.4
Nord-du-Québec	12	12	11	0.0	9.1	57	53	7.5
Bankruptcies	11	10	10	10.0	10.0	52	48	8.3
Proposals	1	2	1	-50.0	0.0	5	5	0.0
Ontario	**15 874**	**17 911**	**14 349**	**-11.4**	**10.6**	**66 935**	**50 442**	**32.7**
Bankruptcies	**10 066**	**13 004**	**10 229**	**-22.6**	**-1.6**	**46 521**	**36 200**	**28.5**
Proposals	**5 808**	**4 907**	**4 120**	**18.4**	**41.0**	**20 414**	**14 242**	**43.3**
Ottawa	1 188	1 453	1 199	-18.2	-0.9	5 293	4 568	15.9
Bankruptcies	865	1 155	951	-25.1	-9.0	4 023	3 454	16.5
Proposals	323	298	248	8.4	30.2	1 270	1 114	14.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Kingston - Pembroke	575	687	587	-16.3	-2.0	2 422	2 013	20.3
Bankruptcies	429	554	460	-22.6	-6.7	1 902	1 570	21.1
Proposals	146	133	127	9.8	15.0	520	443	17.4
Muskoka - Kawarthas	423	430	383	-1.6	10.4	1 690	1 243	36.0
Bankruptcies	262	322	298	-18.6	-12.1	1 225	1 001	22.4
Proposals	161	108	85	49.1	89.4	465	242	92.1
Toronto	6 814	7 453	5 925	-8.6	15.0	27 877	20 594	35.4
Bankruptcies	3 599	4 735	3 730	-24.0	-3.5	16 718	13 199	26.7
Proposals	3 215	2 718	2 195	18.3	46.5	11 159	7 395	50.9
Kitchener - Waterloo - Barrie	1 636	1 916	1 410	-14.6	16.0	7 022	4 929	42.5
Bankruptcies	1 118	1 420	988	-21.3	13.2	5 022	3 486	44.1
Proposals	518	496	422	4.4	22.7	2 000	1 443	38.6
Hamilton - Niagara Peninsula	1 909	1 975	1 650	-3.3	15.7	7 775	5 730	35.7
Bankruptcies	1 270	1 479	1 207	-14.1	5.2	5 532	4 267	29.6
Proposals	639	496	443	28.8	44.2	2 243	1 463	53.3
London	989	1 154	929	-14.3	6.5	4 388	3 248	35.1
Bankruptcies	737	942	739	-21.8	-0.3	3 518	2 568	37.0
Proposals	252	212	190	18.9	32.6	870	680	27.9
Windsor - Sarnia	1 036	1 274	1 102	-18.7	-6.0	4 762	3 837	24.1
Bankruptcies	762	1 061	876	-28.2	-13.0	3 834	3 049	25.7
Proposals	274	213	226	28.6	21.2	928	788	17.8
Stratford - Bruce Peninsula	258	327	242	-21.1	6.6	1 128	852	32.4
Bankruptcies	195	267	193	-27.0	1.0	912	689	32.4
Proposals	63	60	49	5.0	28.6	216	163	32.5
Northeast	802	981	705	-18.2	13.8	3 507	2 669	31.4
Bankruptcies	629	844	605	-25.5	4.0	2 934	2 273	29.1
Proposals	173	137	100	26.3	73.0	573	396	44.7
Northwest	243	261	219	-6.9	11.0	1 070	759	41.0
Bankruptcies	200	224	183	-10.7	9.3	901	645	39.7
Proposals	43	37	36	16.2	19.4	169	114	48.2
Manitoba	**711**	**827**	**713**	**-14.0**	**-0.3**	**3 082**	**2 601**	**18.5**
Bankruptcies	**545**	**643**	**547**	**-15.2**	**-0.4**	**2 443**	**2 025**	**20.6**
Proposals	**166**	**184**	**166**	**-9.8**	**0.0**	**639**	**576**	**10.9**
Southeast	39	51	38	-23.5	2.6	191	166	15.1
Bankruptcies	34	39	35	-12.8	-2.9	162	138	17.4
Proposals	5	12	3	-58.3	66.7	29	28	3.6
South Central	25	31	24	-19.4	4.2	98	104	-5.8
Bankruptcies	22	23	20	-4.3	10.0	83	91	-8.8
Proposals	3	8	4	-62.5	-25.0	15	13	15.4

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Southwest	69	95	77	-27.4	-10.4	351	272	29.0
Bankruptcies	46	75	47	-38.7	-2.1	263	192	37.0
Proposals	23	20	30	15.0	-23.3	88	80	10.0
North Central	15	32	18	-53.1	-16.7	98	83	18.1
Bankruptcies	9	22	13	-59.1	-30.8	75	67	11.9
Proposals	6	10	5	-40.0	20.0	23	16	43.8
Winnipeg	495	520	473	-4.8	4.7	2 018	1 666	21.1
Bankruptcies	386	406	368	-4.9	4.9	1 602	1 301	23.1
Proposals	109	114	105	-4.4	3.8	416	365	14.0
Interlake	28	44	26	-36.4	7.7	143	131	9.2
Bankruptcies	19	35	22	-45.7	-13.6	113	102	10.8
Proposals	9	9	4	0.0	125.0	30	29	3.4
Parklands	17	18	32	-5.6	-46.9	77	87	-11.5
Bankruptcies	13	14	25	-7.1	-48.0	61	66	-7.6
Proposals	4	4	7	0.0	-42.9	16	21	-23.8
North	23	36	22	-36.1	4.5	106	91	16.5
Bankruptcies	17	30	15	-43.3	13.3	84	68	23.5
Proposals	6	6	7	0.0	-14.3	22	23	-4.3
Saskatchewan	**558**	**659**	**485**	**-15.3**	**15.1**	**2 433**	**1 867**	**30.3**
Bankruptcies	**374**	**487**	**368**	**-23.2**	**1.6**	**1 794**	**1 451**	**23.6**
Proposals	**184**	**172**	**117**	**7.0**	**57.3**	**639**	**416**	**53.6**
Regina - Moose Mountain	136	200	136	-32.0	0.0	653	548	19.2
Bankruptcies	74	140	113	-47.1	-34.5	457	415	10.1
Proposals	62	60	23	3.3	169.6	196	133	47.4
Swift Current - Moose Jaw	62	67	50	-7.5	24.0	255	189	34.9
Bankruptcies	46	51	37	-9.8	24.3	203	151	34.4
Proposals	16	16	13	0.0	23.1	52	38	36.8
Saskatoon - Biggar	183	173	137	5.8	33.6	729	504	44.6
Bankruptcies	123	129	88	-4.7	39.8	530	377	40.6
Proposals	60	44	49	36.4	22.4	199	127	56.7
Yorkton - Melville	50	66	47	-24.2	6.4	199	192	3.6
Bankruptcies	41	44	44	-6.8	-6.8	156	158	-1.3
Proposals	9	22	3	-59.1	200.0	43	34	26.5
Prince Albert	111	133	100	-16.5	11.0	520	395	31.6
Bankruptcies	77	108	73	-28.7	5.5	390	315	23.8
Proposals	34	25	27	36.0	25.9	130	80	62.5
Northern	16	19	14	-15.8	14.3	76	38	100.0
Bankruptcies	13	15	13	-13.3	0.0	58	35	65.7
Proposals	3	4	1	-25.0	200.0	18	3	500.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Alberta	**2 636**	**3 503**	**2 191**	**-24.8**	**20.3**	**12 076**	**7 388**	**63.5**
Bankruptcies	**2 010**	**2 917**	**1 833**	**-31.1**	**9.7**	**9 986**	**6 066**	**64.6**
Proposals	**626**	**586**	**358**	**6.8**	**74.9**	**2 090**	**1 322**	**58.1**
Lethbridge - Medicine Hat	294	267	239	10.1	23.0	1 174	788	49.0
Bankruptcies	235	231	176	1.7	33.5	1 003	635	58.0
Proposals	59	36	63	63.9	-6.3	171	153	11.8
Camrose - Drumheller	119	114	84	4.4	41.7	451	319	41.4
Bankruptcies	104	98	76	6.1	36.8	398	273	45.8
Proposals	15	16	8	-6.3	87.5	53	46	15.2
Calgary	816	1 269	723	-35.7	12.9	4 108	2 294	79.1
Bankruptcies	624	1 080	625	-42.2	-0.2	3 448	1 966	75.4
Proposals	192	189	98	1.6	95.9	660	328	101.2
Banff - Jasper - Rocky Mountain House	66	104	49	-36.5	34.7	299	168	78.0
Bankruptcies	48	89	44	-46.1	9.1	250	143	74.8
Proposals	18	15	5	20.0	260.0	49	25	96.0
Red Deer	164	232	142	-29.3	15.5	786	452	73.9
Bankruptcies	129	211	118	-38.9	9.3	692	372	86.0
Proposals	35	21	24	66.7	45.8	94	80	17.5
Edmonton	891	1 180	731	-24.5	21.9	4 061	2 637	54.0
Bankruptcies	643	934	604	-31.2	6.5	3 205	2 068	55.0
Proposals	248	246	127	0.8	95.3	856	569	50.4
Athabasca - Grande Prairie - Peace River	241	288	177	-16.3	36.2	980	563	74.1
Bankruptcies	203	231	156	-12.1	30.1	814	479	69.9
Proposals	38	57	21	-33.3	81.0	166	84	97.6
Wood Buffalo - Cold Lake	44	50	47	-12.0	-6.4	216	166	30.1
Bankruptcies	24	44	35	-45.5	-31.4	176	129	36.4
Proposals	20	6	12	233.3	66.7	40	37	8.1
British Columbia	**3 001**	**3 561**	**2 588**	**-15.7**	**16.0**	**13 129**	**8 882**	**47.8**
Bankruptcies	**2 313**	**2 926**	**2 143**	**-21.0**	**7.9**	**10 639**	**7 293**	**45.9**
Proposals	**688**	**635**	**445**	**8.3**	**54.6**	**2 490**	**1 589**	**56.7**
Vancouver Island and Coast	585	739	517	-20.8	13.2	2 663	1 857	43.4
Bankruptcies	454	628	417	-27.7	8.9	2 180	1 492	46.1
Proposals	131	111	100	18.0	31.0	483	365	32.3
Lower Mainland - Southwest	1 646	1 958	1 449	-15.9	13.6	7 116	4 934	44.2
Bankruptcies	1 249	1 558	1 190	-19.8	5.0	5 637	3 990	41.3
Proposals	397	400	259	-0.7	53.3	1 479	944	56.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Thompson - Okanagan	437	504	338	-13.3	29.3	1 897	1 160	63.5
Bankruptcies	346	426	298	-18.8	16.1	1 573	1 018	54.5
Proposals	91	78	40	16.7	127.5	324	142	128.2
Kootenay	103	94	69	9.6	49.3	413	207	99.5
Bankruptcies	77	77	58	0.0	32.8	339	180	88.3
Proposals	26	17	11	52.9	136.4	74	27	174.1
Cariboo	137	173	137	-20.8	0.0	654	457	43.1
Bankruptcies	110	157	120	-29.9	-8.3	575	390	47.4
Proposals	27	16	17	68.8	58.8	79	67	17.9
North Coast	30	36	18	-16.7	66.7	139	82	69.5
Bankruptcies	24	32	16	-25.0	50.0	121	71	70.4
Proposals	6	4	2	50.0	200.0	18	11	63.6
Nechako	23	28	23	-17.9	0.0	96	76	26.3
Bankruptcies	19	28	21	-32.1	-9.5	89	69	29.0
Proposals	4	0	2	--	100.0	7	7	0.0
Northeast	41	29	37	41.4	10.8	149	107	39.3
Bankruptcies	34	21	24	61.9	41.7	125	82	52.4
Proposals	7	8	13	-12.5	-46.2	24	25	-4.0
Northwest Territories	**5**	**17**	**7**	**-70.6**	**-28.6**	**47**	**25**	**88.0**
Bankruptcies	**4**	**17**	**7**	**-76.5**	**-42.9**	**39**	**22**	**77.3**
Proposals	**1**	**0**	**0**	--	--	**8**	**3**	**166.7**
Yukon Territory	**13**	**15**	**11**	**-13.3**	**18.2**	**44**	**31**	**41.9**
Bankruptcies	**11**	**15**	**9**	**-26.7**	**22.2**	**41**	**27**	**51.9**
Proposals	**2**	**0**	**2**	--	**0.0**	**3**	**4**	**-25.0**
Nunavut	**3**	**0**	**3**	--	**0.0**	**9**	**9**	**0.0**
Bankruptcies	**2**	**0**	**3**	--	**-33.3**	**8**	**7**	**14.3**
Proposals	**1**	**0**	**0**	--	--	**1**	**2**	**-50.0**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Newfoundland and Labrador	**10**	**3**	**9**	**233.3**	**11.1**	**34**	**40**	**-15.0**
Bankruptcies	**10**	**3**	**9**	**233.3**	**11.1**	**33**	**39**	**-15.4**
Proposals	**0**	**0**	**0**	--	--	**1**	**1**	**0.0**
Avalon Peninsula	6	1	1	500.0	500.0	17	10	70.0
Bankruptcies	6	1	1	500.0	500.0	17	9	88.9
Proposals	0	0	0	--	--	0	1	-100.0
South Coast - Burin Peninsula	0	1	0	-100.0	--	1	3	-66.7
Bankruptcies	0	1	0	-100.0	--	1	3	-66.7
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	1	1	6	0.0	-83.3	7	11	-36.4
Bankruptcies	1	1	6	0.0	-83.3	7	11	-36.4
Proposals	0	0	0	--	--	0	0	--
Notre Dame - Central Bonavista Bay	3	0	2	--	50.0	9	16	-43.8
Bankruptcies	3	0	2	--	50.0	8	16	-50.0
Proposals	0	0	0	--	--	1	0	--
Prince Edward Island	**5**	**11**	**5**	**-54.5**	**0.0**	**31**	**20**	**55.0**
Bankruptcies	**4**	**10**	**2**	**-60.0**	**100.0**	**27**	**14**	**92.9**
Proposals	**1**	**1**	**3**	**0.0**	**-66.7**	**4**	**6**	**-33.3**
Nova Scotia	**42**	**28**	**35**	**50.0**	**20.0**	**166**	**193**	**-14.0**
Bankruptcies	**34**	**24**	**26**	**41.7**	**30.8**	**146**	**162**	**-9.9**
Proposals	**8**	**4**	**9**	**100.0**	**-11.1**	**20**	**31**	**-35.5**
Cape Breton	2	5	5	-60.0	-60.0	20	19	5.3
Bankruptcies	0	3	2	-100.0	-100.0	15	14	7.1
Proposals	2	2	3	0.0	-33.3	5	5	0.0
North Shore	8	4	5	100.0	60.0	25	36	-30.6
Bankruptcies	8	2	3	300.0	166.7	23	29	-20.7
Proposals	0	2	2	-100.0	-100.0	2	7	-71.4
Annapolis Valley	3	3	6	0.0	-50.0	21	20	5.0
Bankruptcies	3	3	6	0.0	-50.0	20	19	5.3
Proposals	0	0	0	--	--	1	1	0.0
Southern	11	2	5	450.0	120.0	21	24	-12.5
Bankruptcies	10	2	3	400.0	233.3	19	22	-13.6
Proposals	1	0	2	--	-50.0	2	2	0.0
Halifax	17	13	12	30.8	41.7	80	92	-13.0
Bankruptcies	12	13	11	-7.7	9.1	70	77	-9.1
Proposals	5	0	1	--	400.0	10	15	-33.3

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
New Brunswick	**30**	**34**	**50**	**-11.8**	**-40.0**	**132**	**243**	**-45.7**
Bankruptcies	**27**	**20**	**35**	**35.0**	**-22.9**	**101**	**196**	**-48.5**
Proposals	**3**	**14**	**15**	**-78.6**	**-80.0**	**31**	**47**	**-34.0**
Campbellton - Miramichi	5	2	9	150.0	-44.4	28	36	-22.2
Bankruptcies	5	1	8	400.0	-37.5	23	33	-30.3
Proposals	0	1	1	-100.0	-100.0	5	3	66.7
Moncton - Richibucto	10	7	12	42.9	-16.7	28	65	-56.9
Bankruptcies	10	5	10	100.0	0.0	23	57	-59.6
Proposals	0	2	2	-100.0	-100.0	5	8	-37.5
Saint John - St.Stephen	2	8	9	-75.0	-77.8	18	34	-47.1
Bankruptcies	1	5	2	-80.0	-50.0	12	20	-40.0
Proposals	1	3	7	-66.7	-85.7	6	14	-57.1
Fredericton - Oromocto	3	7	10	-57.1	-70.0	19	49	-61.2
Bankruptcies	2	2	6	0.0	-66.7	13	37	-64.9
Proposals	1	5	4	-80.0	-75.0	6	12	-50.0
Edmundston - Woodstock	10	10	10	0.0	0.0	39	58	-32.8
Bankruptcies	9	7	9	28.6	0.0	30	49	-38.8
Proposals	1	3	1	-66.7	0.0	9	9	0.0
Quebec	**609**	**537**	**676**	**13.4**	**-9.9**	**2 526**	**2 711**	**-6.8**
Bankruptcies	**435**	**423**	**547**	**2.8**	**-20.5**	**1 894**	**2 157**	**-12.2**
Proposals	**174**	**114**	**129**	**52.6**	**34.9**	**632**	**554**	**14.1**
Gaspésie - Îles-de-la-Madeleine	1	2	10	-50.0	-90.0	9	25	-64.0
Bankruptcies	1	1	6	0.0	-83.3	7	16	-56.3
Proposals	0	1	4	-100.0	-100.0	2	9	-77.8
Bas-Saint-Laurent	7	8	18	-12.5	-61.1	55	68	-19.1
Bankruptcies	5	6	15	-16.7	-66.7	41	55	-25.5
Proposals	2	2	3	0.0	-33.3	14	13	7.7
Capitale-Nationale	40	25	61	60.0	-34.4	190	220	-13.6
Bankruptcies	17	18	42	-5.6	-59.5	113	159	-28.9
Proposals	23	7	19	228.6	21.1	77	61	26.2
Chaudière - Appalaches	25	15	38	66.7	-34.2	109	145	-24.8
Bankruptcies	23	14	32	64.3	-28.1	81	116	-30.2
Proposals	2	1	6	100.0	-66.7	28	29	-3.4
Estrie	20	26	22	-23.1	-9.1	104	76	36.8
Bankruptcies	15	21	20	-28.6	-25.0	85	64	32.8
Proposals	5	5	2	0.0	150.0	19	12	58.3
Centre-du-Québec	10	11	21	-9.1	-52.4	46	77	-40.3
Bankruptcies	4	9	17	-55.6	-76.5	32	59	-45.8
Proposals	6	2	4	200.0	50.0	14	18	-22.2

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Montérégie	114	98	102	16.3	11.8	403	395	2.0
Bankruptcies	87	74	85	17.6	2.4	311	313	-0.6
Proposals	27	24	17	12.5	58.8	92	82	12.2
Montréal	197	178	208	10.7	-5.3	789	801	-1.5
Bankruptcies	140	145	176	-3.4	-20.5	610	657	-7.2
Proposals	57	33	32	72.7	78.1	179	144	24.3
Laval	31	38	26	-18.4	19.2	162	160	1.3
Bankruptcies	18	28	22	-35.7	-18.2	122	132	-7.6
Proposals	13	10	4	30.0	225.0	40	28	42.9
Lanaudière	38	26	24	46.2	58.3	144	119	21.0
Bankruptcies	28	19	18	47.4	55.6	107	89	20.2
Proposals	10	7	6	42.9	66.7	37	30	23.3
Laurentides	53	42	57	26.2	-7.0	213	204	4.4
Bankruptcies	35	36	44	-2.8	-20.5	154	159	-3.1
Proposals	18	6	13	200.0	38.5	59	45	31.1
Outaouais	20	10	30	100.0	-33.3	79	127	-37.8
Bankruptcies	12	8	22	50.0	-45.5	52	97	-46.4
Proposals	8	2	8	300.0	0.0	27	30	-10.0
Abitibi - Témiscamingue	15	4	2	275.0	650.0	33	36	-8.3
Bankruptcies	15	3	1	400.0	1 400.0	31	32	-3.1
Proposals	0	1	1	-100.0	-100.0	2	4	-50.0
Mauricie	24	22	22	9.1	9.1	103	104	-1.0
Bankruptcies	22	17	19	29.4	15.8	76	78	-2.6
Proposals	2	5	3	-60.0	-33.3	27	26	3.8
Saguenay - Lac-Saint-Jean	10	23	26	-56.5	-61.5	68	109	-37.6
Bankruptcies	10	18	19	-44.4	-47.4	56	94	-40.4
Proposals	0	5	7	-100.0	-100.0	12	15	-20.0
Côte-Nord	1	4	6	-75.0	-83.3	16	33	-51.5
Bankruptcies	1	2	6	-50.0	-83.3	14	28	-50.0
Proposals	0	2	0	-100.0	--	2	5	-60.0
Nord-du-Québec	0	2	1	-100.0	-100.0	3	8	-62.5
Bankruptcies	0	2	1	-100.0	-100.0	3	8	-62.5
Proposals	0	0	0	--	--	0	0	--
Ontario	**565**	**643**	**684**	**-12.1**	**-17.4**	**2 559**	**2 852**	**-10.3**
Bankruptcies	**482**	**569**	**583**	**-15.3**	**-17.3**	**2 208**	**2 437**	**-9.4**
Proposals	**83**	**74**	**101**	**12.2**	**-17.8**	**351**	**415**	**-15.4**
Ottawa	50	53	91	-5.7	-45.1	233	289	-19.4
Bankruptcies	40	44	72	-9.1	-44.4	195	236	-17.4
Proposals	10	9	19	11.1	-47.4	38	53	-28.3

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Kingston - Pembroke	18	20	24	-10.0	-25.0	77	87	-11.5
Bankruptcies	14	18	24	-22.2	-41.7	68	77	-11.7
Proposals	4	2	0	100.0	--	9	10	-10.0
Muskoka - Kawarthas	17	12	11	41.7	54.5	55	52	5.8
Bankruptcies	16	11	11	45.5	45.5	49	48	2.1
Proposals	1	1	0	0.0	--	6	4	50.0
Toronto	294	331	319	-11.2	-7.8	1 322	1 423	-7.1
Bankruptcies	247	293	262	-15.7	-5.7	1 120	1 195	-6.3
Proposals	47	38	57	23.7	-17.5	202	228	-11.4
Kitchener - Waterloo - Barrie	47	67	50	-29.9	-6.0	220	227	-3.1
Bankruptcies	40	59	44	-32.2	-9.1	185	194	-4.6
Proposals	7	8	6	-12.5	16.7	35	33	6.1
Hamilton - Niagara Peninsula	67	78	77	-14.1	-13.0	287	312	-8.0
Bankruptcies	61	69	65	-11.6	-6.2	258	276	-6.5
Proposals	6	9	12	-33.3	-50.0	29	36	-19.4
London	23	22	31	4.5	-25.8	90	109	-17.4
Bankruptcies	17	17	30	0.0	-43.3	75	101	-25.7
Proposals	6	5	1	20.0	500.0	15	8	87.5
Windsor - Sarnia	11	21	30	-47.6	-63.3	86	134	-35.8
Bankruptcies	11	21	24	-47.6	-54.2	80	102	-21.6
Proposals	0	0	6	--	-100.0	6	32	-81.3
Stratford - Bruce Peninsula	9	11	7	-18.2	28.6	45	33	36.4
Bankruptcies	8	11	7	-27.3	14.3	41	30	36.7
Proposals	1	0	0	--	--	4	3	33.3
Northeast	14	14	36	0.0	-61.1	97	144	-32.6
Bankruptcies	14	13	36	7.7	-61.1	93	136	-31.6
Proposals	0	1	0	-100.0	--	4	8	-50.0
Northwest	13	11	9	18.2	44.4	46	42	9.5
Bankruptcies	13	11	9	18.2	44.4	44	42	4.8
Proposals	0	0	0	--	--	2	0	--
Manitoba	**23**	**15**	**22**	**53.3**	**4.5**	**88**	**112**	**-21.4**
Bankruptcies	**14**	**10**	**19**	**40.0**	**-26.3**	**65**	**103**	**-36.9**
Proposals	**9**	**5**	**3**	**80.0**	**200.0**	**23**	**9**	**155.6**
Southeast	2	0	3	--	-33.3	6	10	-40.0
Bankruptcies	1	0	3	--	-66.7	5	10	-50.0
Proposals	1	0	0	--	--	1	0	--
South Central	1	0	1	--	0.0	2	3	-33.3
Bankruptcies	1	0	0	--	--	2	2	0.0
Proposals	0	0	1	--	-100.0	0	1	-100.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Southwest	5	4	4	25.0	25.0	20	30	-33.3
Bankruptcies	3	2	4	50.0	-25.0	16	28	-42.9
Proposals	2	2	0	0.0	--	4	2	100.0
North Central	2	0	1	--	100.0	11	7	57.1
Bankruptcies	2	0	0	--	--	8	6	33.3
Proposals	0	0	1	--	-100.0	3	1	200.0
Winnipeg	10	8	8	25.0	25.0	38	44	-13.6
Bankruptcies	4	5	7	-20.0	-42.9	23	40	-42.5
Proposals	6	3	1	100.0	500.0	15	4	275.0
Interlake	1	1	2	0.0	-50.0	3	12	-75.0
Bankruptcies	1	1	2	0.0	-50.0	3	11	-72.7
Proposals	0	0	0	--	--	0	1	-100.0
Parklands	1	2	2	-50.0	-50.0	4	4	0.0
Bankruptcies	1	2	2	-50.0	-50.0	4	4	0.0
Proposals	0	0	0	--	--	0	0	--
North	0	0	0	--	--	3	0	--
Bankruptcies	0	0	0	--	--	3	0	--
Proposals	0	0	0	--	--	0	0	--
Saskatchewan	**43**	**55**	**44**	**-21.8**	**-2.3**	**219**	**205**	**6.8**
Bankruptcies	**24**	**45**	**37**	**-46.7**	**-35.1**	**161**	**150**	**7.3**
Proposals	**19**	**10**	**7**	**90.0**	**171.4**	**58**	**55**	**5.5**
Regina - Moose Mountain	13	23	16	-43.5	-18.8	73	51	43.1
Bankruptcies	3	19	11	-84.2	-72.7	51	33	54.5
Proposals	10	4	5	150.0	100.0	22	18	22.2
Swift Current - Moose Jaw	9	3	2	200.0	350.0	24	29	-17.2
Bankruptcies	4	3	2	33.3	100.0	15	22	-31.8
Proposals	5	0	0	--	--	9	7	28.6
Saskatoon - Biggar	12	12	11	0.0	9.1	53	61	-13.1
Bankruptcies	10	9	10	11.1	0.0	45	44	2.3
Proposals	2	3	1	-33.3	100.0	8	17	-52.9
Yorkton - Melville	3	10	4	-70.0	-25.0	23	20	15.0
Bankruptcies	3	8	3	-62.5	0.0	19	15	26.7
Proposals	0	2	1	-100.0	-100.0	4	5	-20.0
Prince Albert	5	6	11	-16.7	-54.5	39	39	0.0
Bankruptcies	3	5	11	-40.0	-72.7	26	32	-18.8
Proposals	2	1	0	100.0	--	13	7	85.7
Northern	0	1	1	-100.0	-100.0	6	4	50.0
Bankruptcies	0	1	1	-100.0	-100.0	5	4	25.0
Proposals	0	0	0	--	--	1	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Alberta	**114**	**125**	**127**	**-8.8**	**-10.2**	**486**	**524**	**-7.3**
Bankruptcies	**97**	**103**	**110**	**-5.8**	**-11.8**	**405**	**447**	**-9.4**
Proposals	**17**	**22**	**17**	**-22.7**	**0.0**	**81**	**77**	**5.2**
Lethbridge - Medicine Hat	4	3	9	33.3	-55.6	13	53	-75.5
Bankruptcies	3	3	5	0.0	-40.0	11	47	-76.6
Proposals	1	0	4	--	-75.0	2	6	-66.7
Camrose - Drumheller	8	3	3	166.7	166.7	19	17	11.8
Bankruptcies	8	1	3	700.0	166.7	17	15	13.3
Proposals	0	2	0	-100.0	--	2	2	0.0
Calgary	42	53	48	-20.8	-12.5	193	210	-8.1
Bankruptcies	39	42	47	-7.1	-17.0	159	183	-13.1
Proposals	3	11	1	-72.7	200.0	34	27	25.9
Banff - Jasper - Rocky Mountain House	4	0	7	--	-42.9	10	13	-23.1
Bankruptcies	4	0	7	--	-42.9	9	12	-25.0
Proposals	0	0	0	--	--	1	1	0.0
Red Deer	12	8	16	50.0	-25.0	35	41	-14.6
Bankruptcies	10	7	15	42.9	-33.3	31	35	-11.4
Proposals	2	1	1	100.0	100.0	4	6	-33.3
Edmonton	27	29	22	-6.9	22.7	115	119	-3.4
Bankruptcies	18	24	18	-25.0	0.0	86	98	-12.2
Proposals	9	5	4	80.0	125.0	29	21	38.1
Athabasca - Grande Prairie - Peace River	14	19	17	-26.3	-17.6	68	50	36.0
Bankruptcies	12	17	11	-29.4	9.1	62	39	59.0
Proposals	2	2	6	0.0	-66.7	6	11	-45.5
Wood Buffalo - Cold Lake	3	9	4	-66.7	-25.0	32	20	60.0
Bankruptcies	3	8	4	-62.5	-25.0	29	17	70.6
Proposals	0	1	0	-100.0	--	3	3	0.0
British Columbia	**82**	**119**	**136**	**-31.1**	**-39.7**	**485**	**540**	**-10.2**
Bankruptcies	**66**	**82**	**112**	**-19.5**	**-41.1**	**380**	**454**	**-16.3**
Proposals	**16**	**37**	**24**	**-56.8**	**-33.3**	**105**	**86**	**22.1**
Vancouver Island and Coast	10	36	32	-72.2	-68.8	94	111	-15.3
Bankruptcies	5	10	30	-50.0	-83.3	49	95	-48.4
Proposals	5	26	2	-80.8	150.0	45	16	181.3
Lower Mainland - Southwest	52	52	61	0.0	-14.8	247	224	10.3
Bankruptcies	46	44	44	4.5	4.5	205	187	9.6
Proposals	6	8	17	-25.0	-64.7	42	37	13.5

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Thompson - Okanagan	11	22	21	-50.0	-47.6	71	102	-30.4
Bankruptcies	10	20	19	-50.0	-47.4	67	89	-24.7
Proposals	1	2	2	-50.0	-50.0	4	13	-69.2
Kootenay	0	1	7	-100.0	-100.0	13	28	-53.6
Bankruptcies	0	1	5	-100.0	-100.0	9	17	-47.1
Proposals	0	0	2	--	-100.0	4	11	-63.6
Cariboo	2	6	9	-66.7	-77.8	45	46	-2.2
Bankruptcies	0	5	8	-100.0	-100.0	36	43	-16.3
Proposals	2	1	1	100.0	100.0	9	3	200.0
North Coast	1	2	0	-50.0	--	6	8	-25.0
Bankruptcies	1	2	0	-50.0	--	6	5	20.0
Proposals	0	0	0	--	--	0	3	-100.0
Nechako	1	0	4	--	-75.0	4	8	-50.0
Bankruptcies	1	0	4	--	-75.0	4	8	-50.0
Proposals	0	0	0	--	--	0	0	--
Northeast	4	0	2	--	100.0	6	11	-45.5
Bankruptcies	3	0	2	--	50.0	4	9	-55.6
Proposals	1	0	0	--	--	2	2	0.0
Northwest Territories	**0**	**0**	**0**	--	--	**0**	**1**	**-100.0**
Bankruptcies	**0**	**0**	**0**	--	--	**0**	**1**	**-100.0**
Proposals	**0**	**0**	**0**	--	--	**0**	**0**	--
Yukon Territory	**2**	**0**	**0**	--	--	**2**	**4**	**-50.0**
Bankruptcies	**0**	**0**	**0**	--	--	**0**	**4**	**-100.0**
Proposals	**2**	**0**	**0**	--	--	**2**	**0**	--
Nunavut	**0**	**1**	**0**	**-100.0**	--	**1**	**0**	--
Bankruptcies	**0**	**0**	**0**	--	--	**0**	**0**	--
Proposals	**0**	**1**	**0**	**-100.0**	--	**1**	**0**	--

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
St. John's	**N.L.**	**165**	**201**	**203**	**-17.9**	**-18.7**	**794**	**820**	**-3.2**
Bankruptcies		148	183	193	-19.1	-23.3	736	798	-7.8
Proposals		17	18	10	-5.6	70.0	58	22	163.6
Halifax	**N.S.**	**468**	**509**	**396**	**-8.1**	**18.2**	**1 922**	**1 592**	**20.7**
Bankruptcies		385	463	359	-16.8	7.2	1 674	1 411	18.6
Proposals		83	46	37	80.4	124.3	248	181	37.0
Moncton	**N.B.**	**194**	**250**	**166**	**-22.4**	**16.9**	**834**	**630**	**32.4**
Bankruptcies		146	219	140	-33.3	4.3	703	546	28.8
Proposals		48	31	26	54.8	84.6	131	84	56.0
Saint John	**N.B.**	**117**	**161**	**139**	**-27.3**	**-15.8**	**572**	**530**	**7.9**
Bankruptcies		91	140	122	-35.0	-25.4	464	445	4.3
Proposals		26	21	17	23.8	52.9	108	85	27.1
Saguenay	**Que.**	**167**	**199**	**190**	**-16.1**	**-12.1**	**771**	**651**	**18.4**
Bankruptcies		143	172	168	-16.9	-14.9	667	565	18.1
Proposals		24	27	22	-11.1	9.1	104	86	20.9
Québec	**Que.**	**651**	**726**	**593**	**-10.3**	**9.8**	**2 845**	**2 405**	**18.3**
Bankruptcies		518	642	519	-19.3	-0.2	2 469	2 123	16.3
Proposals		133	84	74	58.3	79.7	376	282	33.3
Sherbrooke	**Que.**	**213**	**282**	**233**	**-24.5**	**-8.6**	**959**	**858**	**11.8**
Bankruptcies		176	259	218	-32.0	-19.3	856	779	9.9
Proposals		37	23	15	60.9	146.7	103	79	30.4
Trois-Rivières	**Que.**	**198**	**210**	**157**	**-5.7**	**26.1**	**789**	**623**	**26.6**
Bankruptcies		158	180	144	-12.2	9.7	669	549	21.9
Proposals		40	30	13	33.3	207.7	120	74	62.2
Montréal	**Que.**	**4 773**	**5 535**	**4 594**	**-13.8**	**3.9**	**21 114**	**17 408**	**21.3**
Bankruptcies		3 465	4 573	3 682	-24.2	-5.9	16 770	13 909	20.6
Proposals		1 308	962	912	36.0	43.4	4 344	3 499	24.1
Ottawa - Gatineau	**Ont./ Que.**	**1 162**	**1 486**	**1 257**	**-21.8**	**-7.6**	**5 438**	**4 868**	**11.7**
Bankruptcies		837	1 183	1 002	-29.2	-16.5	4 130	3 764	9.7
Proposals		325	303	255	7.3	27.5	1 308	1 104	18.5
Kingston	**Ont.**	**161**	**213**	**175**	**-24.4**	**-8.0**	**758**	**632**	**19.9**
Bankruptcies		130	182	146	-28.6	-11.0	646	519	24.5
Proposals		31	31	29	0.0	6.9	112	113	-0.9
Peterborough	**Ont.**	**110**	**116**	**115**	**-5.2**	**-4.3**	**480**	**364**	**31.9**
Bankruptcies		64	91	85	-29.7	-24.7	351	294	19.4
Proposals		46	25	30	84.0	53.3	129	70	84.3
Oshawa	**Ont.**	**496**	**628**	**476**	**-21.0**	**4.2**	**2 205**	**1 565**	**40.9**
Bankruptcies		255	392	320	-34.9	-20.3	1 330	1 044	27.4
Proposals		241	236	156	2.1	54.5	875	521	67.9

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Toronto	**Ont.**	**6 293**	**6 810**	**5 419**	**-7.6**	**16.1**	**25 653**	**19 088**	**34.4**
Bankruptcies		3 347	4 333	3 408	-22.8	-1.8	15 423	12 208	26.3
Proposals		2 946	2 477	2 011	18.9	46.5	10 230	6 880	48.7
Hamilton	**Ont.**	**934**	**992**	**817**	**-5.8**	**14.3**	**3 875**	**2 860**	**35.5**
Bankruptcies		634	758	603	-16.4	5.1	2 737	2 093	30.8
Proposals		300	234	214	28.2	40.2	1 138	767	48.4
St. Catharines - Niagara	**Ont.**	**598**	**601**	**521**	**-0.5**	**14.8**	**2 440**	**1 823**	**33.8**
Bankruptcies		385	436	371	-11.7	3.8	1 736	1 394	24.5
Proposals		213	165	150	29.1	42.0	704	429	64.1
Kitchener	**Ont.**	**654**	**742**	**568**	**-11.9**	**15.1**	**2 736**	**1 965**	**39.2**
Bankruptcies		438	546	378	-19.8	15.9	1 974	1 353	45.9
Proposals		216	196	190	10.2	13.7	762	612	24.5
Brantford	**Ont.**	**223**	**228**	**169**	**-2.2**	**32.0**	**822**	**586**	**40.3**
Bankruptcies		154	163	115	-5.5	33.9	583	417	39.8
Proposals		69	65	54	6.2	27.8	239	169	41.4
Guelph	**Ont.**	**153**	**230**	**128**	**-33.5**	**19.5**	**734**	**497**	**47.7**
Bankruptcies		108	164	83	-34.1	30.1	509	340	49.7
Proposals		45	66	45	-31.8	0.0	225	157	43.3
London	**Ont.**	**708**	**855**	**681**	**-17.2**	**4.0**	**3 205**	**2 414**	**32.8**
Bankruptcies		527	693	534	-24.0	-1.3	2 565	1 891	35.6
Proposals		181	162	147	11.7	23.1	640	523	22.4
Windsor	**Ont.**	**584**	**713**	**615**	**-18.1**	**-5.0**	**2 676**	**2 177**	**22.9**
Bankruptcies		408	598	475	-31.8	-14.1	2 117	1 690	25.3
Proposals		176	115	140	53.0	25.7	559	487	14.8
Barrie	**Ont.**	**299**	**342**	**283**	**-12.6**	**5.7**	**1 306**	**931**	**40.3**
Bankruptcies		188	259	204	-27.4	-7.8	885	654	35.3
Proposals		111	83	79	33.7	40.5	421	277	52.0
Greater Sudbury	**Ont.**	**246**	**317**	**186**	**-22.4**	**32.3**	**1 059**	**713**	**48.5**
Bankruptcies		196	270	156	-27.4	25.6	876	577	51.8
Proposals		50	47	30	6.4	66.7	183	136	34.6
Thunder Bay	**Ont.**	**129**	**154**	**121**	**-16.2**	**6.6**	**600**	**408**	**47.1**
Bankruptcies		106	129	94	-17.8	12.8	493	340	45.0
Proposals		23	25	27	-8.0	-14.8	107	68	57.4
Winnipeg	**Man.**	**490**	**531**	**482**	**-7.7**	**1.7**	**2 038**	**1 694**	**20.3**
Bankruptcies		381	411	375	-7.3	1.6	1 614	1 317	22.6
Proposals		109	120	107	-9.2	1.9	424	377	12.5
Regina	**Sask.**	**106**	**166**	**105**	**-36.1**	**1.0**	**527**	**422**	**24.9**
Bankruptcies		54	113	89	-52.2	-39.3	353	320	10.3
Proposals		52	53	16	-1.9	225.0	174	102	70.6

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Saskatoon	**Sask.**	**153**	**149**	**116**	**2.7**	**31.9**	**596**	**424**	**40.6**
Bankruptcies		101	110	73	-8.2	38.4	425	317	34.1
Proposals		52	39	43	33.3	20.9	171	107	59.8
Calgary	**Alta.**	**752**	**1 145**	**671**	**-34.3**	**12.1**	**3 755**	**2 158**	**74.0**
Bankruptcies		568	970	575	-41.4	-1.2	3 128	1 846	69.4
Proposals		184	175	96	5.1	91.7	627	312	101.0
Edmonton	**Alta.**	**840**	**1 129**	**702**	**-25.6**	**19.7**	**3 860**	**2 514**	**53.5**
Bankruptcies		603	893	579	-32.5	4.1	3 045	1 968	54.7
Proposals		237	236	123	0.4	92.7	815	546	49.3
Kelowna	**B.C.**	**168**	**205**	**136**	**-18.0**	**23.5**	**774**	**492**	**57.3**
Bankruptcies		139	161	116	-13.7	19.8	631	426	48.1
Proposals		29	44	20	-34.1	45.0	143	66	116.7
Abbotsford	**B.C.**	**115**	**120**	**115**	**-4.2**	**0.0**	**497**	**357**	**39.2**
Bankruptcies		102	97	100	5.2	2.0	408	304	34.2
Proposals		13	23	15	-43.5	-13.3	89	53	67.9
Vancouver	**B.C.**	**1 372**	**1 666**	**1 216**	**-17.6**	**12.8**	**5 985**	**4 197**	**42.6**
Bankruptcies		1 011	1 310	996	-22.8	1.5	4 686	3 361	39.4
Proposals		361	356	220	1.4	64.1	1 299	836	55.4
Victoria	**B.C.**	**237**	**318**	**233**	**-25.5**	**1.7**	**1 141**	**872**	**30.8**
Bankruptcies		176	272	187	-35.3	-5.9	926	705	31.3
Proposals		61	46	46	32.6	32.6	215	167	28.7

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
St. John's	**N.L.**	**3**	**1**	**0**	**200.0**	**--**	**11**	**9**	**22.2**
Bankruptcies		3	1	0	200.0	--	11	8	37.5
Proposals		0	0	0	--	--	0	1	-100.0
Halifax	**N.S.**	**16**	**12**	**12**	**33.3**	**33.3**	**76**	**91**	**-16.5**
Bankruptcies		11	12	11	-8.3	0.0	66	76	-13.2
Proposals		5	0	1	--	400.0	10	15	-33.3
Moncton	**N.B.**	**6**	**5**	**8**	**20.0**	**-25.0**	**16**	**43**	**-62.8**
Bankruptcies		6	3	6	100.0	0.0	13	36	-63.9
Proposals		0	2	2	-100.0	-100.0	3	7	-57.1
Saint John	**N.B.**	**2**	**7**	**7**	**-71.4**	**-71.4**	**12**	**23**	**-47.8**
Bankruptcies		1	4	1	-75.0	0.0	6	10	-40.0
Proposals		1	3	6	-66.7	-83.3	6	13	-53.8
Saguenay	**Que.**	**6**	**7**	**14**	**-14.3**	**-57.1**	**22**	**40**	**-45.0**
Bankruptcies		6	6	12	0.0	-50.0	17	38	-55.3
Proposals		0	1	2	-100.0	-100.0	5	2	150.0
Québec	**Que.**	**45**	**26**	**66**	**73.1**	**-31.8**	**203**	**252**	**-19.4**
Bankruptcies		26	19	45	36.8	-42.2	126	185	-31.9
Proposals		19	7	21	171.4	-9.5	77	67	14.9
Sherbrooke	**Que.**	**13**	**9**	**16**	**44.4**	**-18.8**	**52**	**52**	**0.0**
Bankruptcies		10	9	15	11.1	-33.3	44	44	0.0
Proposals		3	0	1	--	200.0	8	8	0.0
Trois-Rivières	**Que.**	**13**	**12**	**14**	**8.3**	**-7.1**	**54**	**55**	**-1.8**
Bankruptcies		12	11	12	9.1	0.0	40	42	-4.8
Proposals		1	1	2	0.0	-50.0	14	13	7.7
Montréal	**Que.**	**368**	**326**	**348**	**12.9**	**5.7**	**1 434**	**1 400**	**2.4**
Bankruptcies		258	258	289	0.0	-10.7	1 095	1 137	-3.7
Proposals		110	68	59	61.8	86.4	339	263	28.9
Ottawa - Gatineau	**Ont./ Que.**	**56**	**48**	**80**	**16.7**	**-30.0**	**233**	**289**	**-19.4**
Bankruptcies		41	39	64	5.1	-35.9	178	228	-21.9
Proposals		15	9	16	66.7	-6.3	55	61	-9.8
Kingston	**Ont.**	**5**	**10**	**9**	**-50.0**	**-44.4**	**30**	**28**	**7.1**
Bankruptcies		4	8	9	-50.0	-55.6	27	26	3.8
Proposals		1	2	0	-50.0	--	3	2	50.0
Peterborough	**Ont.**	**4**	**2**	**3**	**100.0**	**33.3**	**9**	**12**	**-25.0**
Bankruptcies		4	2	3	100.0	33.3	8	11	-27.3
Proposals		0	0	0	--	--	1	1	0.0
Oshawa	**Ont.**	**18**	**22**	**8**	**-18.2**	**125.0**	**86**	**70**	**22.9**
Bankruptcies		18	19	7	-5.3	157.1	81	60	35.0
Proposals		0	3	1	-100.0	-100.0	5	10	-50.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Toronto	**Ont.**	**270**	**302**	**306**	**-10.6**	**-11.8**	**1 217**	**1 339**	**-9.1**
Bankruptcies		224	268	249	-16.4	-10.0	1 023	1 122	-8.8
Proposals		46	34	57	35.3	-19.3	194	217	-10.6
Hamilton	**Ont.**	**28**	**44**	**51**	**-36.4**	**-45.1**	**139**	**168**	**-17.3**
Bankruptcies		26	41	45	-36.6	-42.2	126	150	-16.0
Proposals		2	3	6	-33.3	-66.7	13	18	-27.8
St. Catharines - Niagara	**Ont.**	**16**	**26**	**17**	**-38.5**	**-5.9**	**88**	**91**	**-3.3**
Bankruptcies		15	23	13	-34.8	15.4	78	80	-2.5
Proposals		1	3	4	-66.7	-75.0	10	11	-9.1
Kitchener	**Ont.**	**17**	**30**	**15**	**-43.3**	**13.3**	**90**	**91**	**-1.1**
Bankruptcies		13	26	12	-50.0	8.3	72	73	-1.4
Proposals		4	4	3	0.0	33.3	18	18	0.0
Brantford	**Ont.**	**10**	**4**	**3**	**150.0**	**233.3**	**31**	**25**	**24.0**
Bankruptcies		9	1	3	800.0	200.0	26	22	18.2
Proposals		1	3	0	-66.7	--	5	3	66.7
Guelph	**Ont.**	**5**	**5**	**4**	**0.0**	**25.0**	**24**	**13**	**84.6**
Bankruptcies		5	4	4	25.0	25.0	21	12	75.0
Proposals		0	1	0	-100.0	--	3	1	200.0
London	**Ont.**	**21**	**15**	**23**	**40.0**	**-8.7**	**67**	**78**	**-14.1**
Bankruptcies		16	12	23	33.3	-30.4	56	74	-24.3
Proposals		5	3	0	66.7	--	11	4	175.0
Windsor	**Ont.**	**8**	**12**	**18**	**-33.3**	**-55.6**	**44**	**63**	**-30.2**
Bankruptcies		8	12	13	-33.3	-38.5	43	41	4.9
Proposals		0	0	5	--	-100.0	1	22	-95.5
Barrie	**Ont.**	**6**	**10**	**15**	**-40.0**	**-60.0**	**31**	**48**	**-35.4**
Bankruptcies		4	8	14	-50.0	-71.4	25	44	-43.2
Proposals		2	2	1	0.0	100.0	6	4	50.0
Greater Sudbury	**Ont.**	**2**	**5**	**5**	**-60.0**	**-60.0**	**22**	**25**	**-12.0**
Bankruptcies		2	4	5	-50.0	-60.0	20	21	-4.8
Proposals		0	1	0	-100.0	--	2	4	-50.0
Thunder Bay	**Ont.**	**12**	**7**	**3**	**71.4**	**300.0**	**27**	**18**	**50.0**
Bankruptcies		12	7	3	71.4	300.0	26	18	44.4
Proposals		0	0	0	--	--	1	0	--
Winnipeg	**Man.**	**10**	**8**	**9**	**25.0**	**11.1**	**38**	**46**	**-17.4**
Bankruptcies		4	5	8	-20.0	-50.0	24	42	-42.9
Proposals		6	3	1	100.0	500.0	14	4	250.0
Regina	**Sask.**	**6**	**16**	**13**	**-62.5**	**-53.8**	**50**	**34**	**47.1**
Bankruptcies		1	14	10	-92.9	-90.0	37	24	54.2
Proposals		5	2	3	150.0	66.7	13	10	30.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2009	Q3 2009	Q4 2008	Q3 2009 to Q4 2009	Q4 2008 to Q4 2009	12-31-2009	12-31-2008	% Change
Saskatoon	**Sask.**	**11**	**11**	**10**	**0.0**	**10.0**	**42**	**48**	**-12.5**
Bankruptcies		9	8	9	12.5	0.0	35	31	12.9
Proposals		2	3	1	-33.3	100.0	7	17	-58.8
Calgary	**Alta.**	**37**	**50**	**44**	**-26.0**	**-15.9**	**178**	**198**	**-10.1**
Bankruptcies		35	39	43	-10.3	-18.6	147	176	-16.5
Proposals		2	11	1	-81.8	100.0	31	22	40.9
Edmonton	**Alta.**	**25**	**28**	**22**	**-10.7**	**13.6**	**108**	**109**	**-0.9**
Bankruptcies		17	23	18	-26.1	-5.6	81	89	-9.0
Proposals		8	5	4	60.0	100.0	27	20	35.0
Kelowna	**B.C.**	**4**	**4**	**9**	**0.0**	**-55.6**	**21**	**35**	**-40.0**
Bankruptcies		3	4	8	-25.0	-62.5	20	31	-35.5
Proposals		1	0	1	--	0.0	1	4	-75.0
Abbotsford	**B.C.**	**5**	**3**	**5**	**66.7**	**0.0**	**11**	**16**	**-31.3**
Bankruptcies		5	3	4	66.7	25.0	10	14	-28.6
Proposals		0	0	1	--	-100.0	1	2	-50.0
Vancouver	**B.C.**	**43**	**43**	**54**	**0.0**	**-20.4**	**218**	**196**	**11.2**
Bankruptcies		39	36	38	8.3	2.6	182	161	13.0
Proposals		4	7	16	-42.9	-75.0	36	35	2.9
Victoria	**B.C.**	**4**	**28**	**18**	**-85.7**	**-77.8**	**59**	**50**	**18.0**
Bankruptcies		3	3	16	0.0	-81.3	26	43	-39.5
Proposals		1	25	2	-96.0	-50.0	33	7	371.4